



## Increasing Economic Opportunity: Support for Businesses on Tribal Lands

We help Tribes and Tribal members start and grow businesses, connect to new markets, and support opportunities to build brighter futures through these programs:

### **Business and Industry Loan Guarantees**

provide financial backing to start or expand Tribal and Tribal member-owned businesses in rural areas. Applicants work with local lenders, and loans are guaranteed by USDA.

### **The Intermediary Relending Program**

provides loans to qualified local organizations - including Native Community Development financial institutions - that then re-lend funds to eligible Tribal businesses and for use in community development projects.

### **Rural Business Development Grants**

support technical assistance and training in Tribal communities. Examples include project planning, feasibility studies, and the development of business and marketing plans.

### **The Rural Energy for America Program**

offers loan guarantees and grants to agricultural producers and rural small businesses for renewable energy systems, or to make energy-efficiency improvements. Grants also can be used to conduct energy audits for ag producers and rural small businesses.

**Value-Added Producer Grants** help eligible agricultural producers generate new products, create and expand marketing opportunities, and increase producer income. Grant and matching funds can be used for planning activities or for working capital expenses such as processing costs, marketing and advertising, and eligible inventory or salary expenses.

Information on all USDA Rural Development programs is available at [rd.usda.gov](https://rd.usda.gov), or from your local RD office. A list of state-based offices is available at <https://go.usa.gov/xS9DA>.



[rd.usda.gov](https://rd.usda.gov)  
**1 (800) 670-6553 (toll free)**

USDA Rural Development:

**Tribal Nations'  
Partner in  
Prosperity**

Together, America Prospers



USDA Rural Development promotes economic development by helping Tribes, American Indians, Alaska Natives, and Native Hawaiians with loans, grants, loan guarantees, and technical assistance. Funds can be used to build crucial infrastructure such as broadband, electric, or water and waste treatment systems; and to support rural housing, essential community facilities, and rural business and manufacturing. We can finance eligible projects on- and off Tribal lands, using a wide range of collateral to secure loans for projects on trust lands.

## A Foundation for Prosperity: Utility and High-Speed Internet Infrastructure

USDA Rural Development invests in rural areas with loan, grant, and loan guarantee programs because we understand a strong community is rooted in its people. Small towns are gathering places where first responders put people's safety first, schools teach our kids, and hospitals help care for everyone. We are proud to help rural communities build or improve infrastructure systems through the following programs:

- **Telecommunications Loans and Grants** provide financing for utilities to build, maintain, improve, and expand telecommunications – including high-speed internet service – in eligible rural areas. Reliable, high-speed internet service opens the world's marketplace to rural business owners, and expands rural students' prospects for success.
  - **ReConnect Loans and Grants** offer direct loan, grant, and loan and grant combinations to build, improve, and expand broadband service in eligible rural and Tribal areas.
  - **Distance Learning and Telemedicine Grants** help eligible applicants acquire the technology, infrastructure, and training needed to connect educational and health care professionals with students, teachers, and patients in rural areas.
- **Electric Loans, Grants, and Loan Guarantees** provide funds to build, maintain, expand, and modernize America's vast rural electric infrastructure, including Smart Grid technologies. Our energy loans and grants help keep the lights on in homes, schools, and businesses across America.
  - **Water and Waste Disposal Loans and Grants** offer funding for drinking water systems, wastewater and solid waste disposal, and stormwater drainage for households, public facilities, and businesses in eligible rural areas. This funding supports the environment and promotes healthy communities by ensuring rural families have clean water and functional waste treatment systems that prevent pollution and waste runoff.
  - **Community Facilities Loans, Grants, and Loan Guarantees** provide flexible, affordable funding to build public projects such as libraries, child or adult care facilities, schools, and first responder buildings. Funds also can offset the cost of associated equipment such as office furniture or first responder vehicles. A limited number of need-based grants are available for very small, lower-income Tribal communities.

DLT helps level the playing field for rural students, allowing them to take virtual classes, or search and interview for jobs without leaving their hometowns.



## Enhancing Quality of Life: Housing and Home Repair

We understand stable, affordable housing helps Tribal communities stay healthy and prosperous. We provide easy-access financing with low interest rates to eligible rural families so they can buy, build, repair, or rent a home.

- **Single Family Housing Direct Loans and Loan Guarantees** can be used to buy or refinance an existing home, build a new home, or buy and prepare a lot for construction.
- **Home Repair Loans and Grants** help very-low-income individuals and families repair, improve, or modernize their homes. For eligible seniors ages 62 and older who cannot afford to repay a loan, grant funds can be used to remove health and safety hazards.
- **Multifamily Housing Direct Loans and Loan Guarantees** can be used to finance the construction or improvement of rural rental housing complexes. Eligible tenants also can receive rental assistance to help offset their monthly payments.